

BLUESTONE STRATEGIC TAX

Privacy Policy

Website, Client Information, Tax Data, AI, and Technology Providers

Effective date	August 17, 2026
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Scope. This Privacy Policy describes Bluestone's general information practices. A separate taxpayer authorization, consent, engagement agreement, or legally required financial privacy notice may provide additional or more specific terms. If a legally required notice conflicts with this Policy, the legally required notice governs for the covered relationship.

1. Our Commitment to Privacy

Bluestone Strategic Tax ("Bluestone," "we," "us," or "our") provides strategic tax planning and related advisory services. We may handle sensitive personal, financial, tax, business, and identity information. We use that information only for legitimate service, operational, security, legal, professional, and other purposes described in this Policy and applicable agreements or authorizations.

2. Information We Collect

A. Information You Provide

- Contact and identity information, including name, address, email, telephone number, date of birth, and taxpayer or entity identifiers where required.
- Tax and financial information, including returns, transcripts, income information, account information, business financials, payroll information, retirement and investment information, ownership records, and planning data.
- Business and entity information, including formation, ownership, governance, employee, compensation, and transaction information.
- Family, estate, benefits, and planning information where relevant to requested services.
- Communications, questionnaires, intake responses, uploaded documents, meeting notes, signatures, and other information you provide.

B. Information Obtained From Authorized Sources

With your authorization, Bluestone or an approved service provider may obtain information from government agencies, professional advisers, financial institutions, payroll providers, plan administrators, accountants, attorneys, or other sources relevant to the services you request. An authorized IRS data-retrieval service may obtain IRS account transcripts, return transcripts, wage and income information, and related account activity pursuant to an applicable taxpayer authorization. The scope and permitted purpose of that access are governed by the authorization and applicable law, and revocation may be available through the applicable process.

C. Website and Device Information

When you use our website or online services, we may receive IP address, browser type, device and operating-system information, referral source, pages viewed, date and time of access, and similar technical or usage information. We may use cookies or comparable technologies for security, essential functionality, analytics, and user experience to the extent those technologies are actually enabled.

D. Categories of Personal Information

Depending on the relationship and services requested, the personal information Bluestone collects may include identifiers; information described in customer-records laws; commercial information; financial information; internet or other electronic network activity; professional or employment-related information; inferences derived from information provided to us; and sensitive personal information, including government identifiers, account information, financial information, authentication information, and other information treated as sensitive under applicable law.

E. Sources of Personal Information

Bluestone may collect personal information directly from you; from your authorized representatives and professional advisers; from government agencies, including the Internal Revenue Service where authorized; from financial institutions, payroll providers, plan administrators, accountants, attorneys, and other sources you authorize; from service providers; and automatically through your interaction with our website and online services.

3. How We Use Information

- evaluate whether and how we can provide requested services;
- perform tax planning, research, analysis, modeling, document review, implementation coordination, and related professional services;
- verify client-provided information and identify missing or inconsistent information;
- retrieve, monitor, and analyze tax information within the scope of an applicable authorization and engagement;
- prepare reports, memoranda, implementation materials, partially completed forms, checklists, schedules, and professional handoffs;
- communicate with clients, prospective clients, and authorized professional advisers;
- administer accounts, billing, scheduling, records, quality control, and business operations;
- protect confidentiality, detect security events, prevent fraud or misuse, and maintain system integrity;
- satisfy legal, regulatory, tax, professional, insurance, contractual, and recordkeeping obligations; and
- improve internal workflows and service quality only in a manner consistent with applicable confidentiality, privacy, tax-information, and contractual restrictions.

4. Artificial Intelligence and Technology-Assisted Services

Bluestone may use management-approved artificial intelligence and technology-assisted tools to support tax research, document review, summarization, drafting, analytical work, return-review support, quality control, and other professional workflows. These tools assist Bluestone personnel and do not replace professional judgment.

- Bluestone does not permit personnel to use unapproved consumer AI tools with client confidential information.
- Approved platforms are evaluated for confidentiality, information security, access controls, data handling, retention, incident response, subprocessors, and other risks appropriate to the intended use.
- Bluestone seeks to use AI providers under commercial or professional arrangements that restrict use of client content for public or shared model training unless specifically authorized.
- AI-assisted output is subject to professional review before use as client-facing advice or work product.

Some technology providers may use limited customer content, prompts, outputs, metadata, or usage information to operate, secure, support, or improve their services as permitted by the applicable agreement and law. Bluestone evaluates those permissions as part of vendor governance and restricts the categories of client information submitted where necessary to comply with tax-information, confidentiality, contractual, or other requirements. Bluestone does not represent that every technology provider follows identical data practices.

5. Service Providers and Other Disclosures

Bluestone may disclose information to service providers that support our operations or professional services, such as website hosting and analytics, scheduling, customer relationship management (CRM), email and collaboration, tax research, authorized tax-data retrieval, document management, AI-assisted

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tools, electronic signatures, cybersecurity, backup, communications, and professional support services. We seek to use providers subject to contractual, confidentiality, and security obligations appropriate to the information they handle.

- accountants, attorneys, investment advisers, payroll providers, plan administrators, actuaries, valuation professionals, or other advisers when authorized by the client or reasonably necessary to perform agreed services;
- government authorities, regulators, courts, or law-enforcement authorities when required or permitted by law;
- insurers, auditors, legal counsel, forensic providers, or security professionals when reasonably necessary for risk management, claims, security, or legal compliance;
- a successor, potential successor, purchaser, financing source, or professional adviser in connection with a reorganization, merger, acquisition, financing, sale of assets, business succession, restructuring, or related due diligence, subject to applicable confidentiality, tax-information, contractual, and legal restrictions; or
- other persons at your direction or with your consent.

Bluestone does not sell personal information for monetary consideration and does not sell or share personal information for cross-context behavioral advertising. If Bluestone later engages in processing that constitutes a sale, sharing, targeted advertising, or another activity requiring notice, consent, or opt-out rights under applicable law, Bluestone will update this Policy and provide the legally required controls before or when that processing begins.

6. Tax Return Information and IRS-Derived Information

Certain tax return information is subject to specific federal restrictions on use and disclosure. Where those rules apply, Bluestone uses and discloses tax return information only as permitted by law, by an applicable exception, or by a valid taxpayer consent. An authorization allowing access to IRS information does not necessarily authorize every subsequent use or disclosure of that information. Bluestone will not rely on this Privacy Policy as a substitute for a consent that tax law requires to be separately obtained in a prescribed form.

This Privacy Policy does not constitute a taxpayer consent under Internal Revenue Code Section 7216 or applicable Treasury Regulations. Where a separate taxpayer consent is required for a particular use or disclosure of tax return information, Bluestone will obtain that consent separately and in the form required by applicable law.

Bluestone does not ask clients to provide IRS.gov passwords, multi-factor authentication codes, or other credentials for Bluestone to log in as the client. Authorized access should occur through approved authorization and identity-verification processes.

7. Financial Privacy and Advisory Activities

Bluestone's tax planning and related services may be subject to federal financial privacy requirements, including the Gramm-Leach-Bliley Act and the FTC Privacy of Consumer Financial Information Rule (16 C.F.R. Part 313), and may also be provided alongside financial advisory activities subject to other privacy regimes. Where a separate GLBA customer privacy notice, Regulation S-P notice, or other legally required financial privacy notice applies, that notice governs the covered financial relationship. This general Privacy Policy does not replace such a notice.

8. Cookies, Analytics, and Online Technologies

Bluestone's website uses privacy-focused analytics to understand site usage and performance and may use embedded scheduling functionality to allow visitors to book meetings. At launch, Bluestone does not use advertising pixels, retargeting tags, session-recording tools, or heatmaps. Bluestone may use CRM, email-marketing, analytics, scheduling, or similar service providers in the future for the purposes described in this Policy. Where a technology or use creates a legal requirement for consent, notice, or opt-out controls - including for targeted advertising, sale or sharing of personal information, or comparable regulated processing - Bluestone will provide those controls as required by law.

Website contact forms and ordinary email are not intended as channels for highly sensitive tax or identity documents. Follow Bluestone's secure-upload instructions when providing sensitive information.

9. Data Minimization and Retention

Bluestone seeks to collect, access, disclose, and retain information reasonably necessary for requested services, legal and professional obligations, documentation, security, and legitimate business purposes. Retention periods vary based on information type, engagement requirements, legal obligations, professional standards, dispute or audit considerations, contractual requirements, authorization duration, and system capabilities.

When information is no longer reasonably needed, Bluestone may delete, de-identify, archive, or securely dispose of it consistent with applicable requirements and internal retention practices. For continuing tax-data retrieval or monitoring, Bluestone limits access to the taxpayers, entities, tax years, purposes, and duration reasonably necessary for the applicable engagement and narrows or revokes continuing access when appropriate at the end of the engagement.

10. Information Security

Bluestone maintains administrative, technical, and physical safeguards designed to protect personal and client information. Depending on the system and risk, safeguards may include encryption, multi-factor authentication, role-based access, endpoint security, secure portals, logging, backup, incident response, vendor oversight, workforce training, and access-review procedures. No system can guarantee absolute security.

If you believe information provided to Bluestone may have been compromised, contact us promptly using the information below. Bluestone will evaluate and provide notices concerning security incidents as required by applicable law and contractual obligations.

11. Your Choices and Requests

You may contact Bluestone to request access to, correction of, or deletion of certain information, subject to legal, professional, contractual, security, record-retention, evidentiary, and identity-verification requirements. If you have authorized continuing IRS data access through a third-party authorization process, you may have a separate right to revoke that authorization through the provider or IRS process. Revocation may limit Bluestone's ability to perform services that depend on that information.

Marketing Communications

Where permitted by law, Bluestone may use contact information to provide information about its services, educational materials, events, or other promotional communications, including through an email-marketing service provider. You may opt out of promotional email communications by using the unsubscribe mechanism in the message or by contacting Bluestone. Opting out of promotional communications will not

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prevent Bluestone from sending transactional, service-related, security, legal, billing, or other non-promotional communications.

Former Clients

The protections and practices described in this Privacy Policy apply, as appropriate, to personal information Bluestone maintains concerning former clients, subject to applicable legal, professional, contractual, tax-information, security, and record-retention requirements.

12. State Privacy Rights

Residents of some states may have privacy rights that can include rights to access, correct, delete, or obtain a portable copy of personal data, or to opt out of certain sales, targeted advertising, or profiling. Whether a right applies depends on the governing statute, applicability thresholds, exemptions, the type of information, and the relationship in which Bluestone received it. Financial, tax, professional, employment, business-to-business, and federally regulated information may be exempt or governed by separate requirements.

Bluestone will not discriminate against a person for exercising a privacy right protected by applicable law. Where applicable law provides a right to appeal Bluestone's response to a verified privacy request, the response will explain how to submit that appeal. Requests may be submitted using the contact information below.

California residents should also review the "California Privacy Rights" section below for additional information regarding rights that may apply under California law.

13. California Privacy Rights

If the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, the "CCPA"), applies to Bluestone's processing of your personal information, California residents may have certain rights with respect to their personal information, subject to applicable exceptions and limitations. These rights may include the right to know or access personal information, request correction of inaccurate personal information, request deletion of personal information, obtain information regarding Bluestone's collection, use, disclosure, sale, or sharing of personal information, opt out of the sale or sharing of personal information, and limit certain uses and disclosures of sensitive personal information.

Sale and Sharing of Personal Information. Bluestone does not sell personal information for monetary consideration. Bluestone does not intend to sell personal information or share personal information for cross-context behavioral advertising. If Bluestone engages in activities that constitute a "sale" or "sharing" of personal information as those terms are defined by the CCPA, California residents will be provided with the right to opt out of such activities as required by applicable law.

Opt-Out Preference Signals. Where required by the CCPA, Bluestone will process recognized opt-out preference signals, including qualifying Global Privacy Control ("GPC") signals, as a request to opt out of the sale or sharing of personal information for the browser or device through which the signal is communicated.

Sensitive Personal Information. In providing tax planning and related advisory services, Bluestone may process information that constitutes "sensitive personal information" under California law, including certain financial, account, identity, tax, authentication, and other information. Bluestone uses and discloses sensitive personal information for purposes reasonably necessary to provide requested services, maintain and secure accounts and systems, prevent fraud and security incidents, comply with legal and professional obligations, and for other purposes permitted by applicable law. Bluestone does not intend to use or disclose sensitive personal information for purposes that require providing a right to limit its use or

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disclosure under the CCPA. If Bluestone engages in processing that triggers such a right, Bluestone will provide California residents with the required method to exercise it.

Exercising California Privacy Rights. A California resident may submit an applicable request to know, access, correct, or delete personal information, or exercise another applicable California privacy right, by contacting Bluestone using the contact information provided in this Privacy Policy. Bluestone may take reasonable steps to verify the identity and authority of the person submitting the request before responding. Requests may be denied or limited where permitted by applicable law, including where information is subject to an applicable legal, tax, financial, professional, security, recordkeeping, or other exemption.

Authorized Agents. California residents may designate an authorized agent to submit a privacy request on their behalf where permitted by applicable law. Bluestone may require reasonable evidence of the agent's authority and may require the resident to verify their identity directly with Bluestone where permitted.

Non-Discrimination. Bluestone will not unlawfully discriminate against a California resident for exercising rights provided by the CCPA.

Financial and Other Exempt Information. Certain information processed by Bluestone may be subject to federal financial privacy laws, tax-information restrictions, or other statutory exemptions or exclusions. Accordingly, CCPA rights may not apply to all information maintained by Bluestone or to all processing activities.

14. Do Not Track and Preference Signals

Because browser "Do Not Track" signals are not governed by a uniform standard, Bluestone does not respond to them unless required by applicable law. If Bluestone engages in processing for which a legally recognized universal opt-out mechanism must be honored, Bluestone will configure its website to respond as required.

15. Children and Dependent Information

Our website and services are directed to adults and businesses. We do not knowingly use the website to solicit personal information directly from children under 13. Information about dependents or family members may nevertheless be provided by an adult client when relevant to tax, estate, benefits, or other planning services. Such information is handled in accordance with this Policy and applicable law.

16. External Websites

Our website may link to government agencies, professional resources, or third-party services. Their privacy practices are governed by their own policies and are not controlled by Bluestone.

17. Changes to this Privacy Policy

We may update this Privacy Policy as our services, systems, vendors, website technologies, or legal requirements change. The effective date identifies the current version. Material changes will be communicated as required by applicable law or contract. We will not use a posted policy update to retroactively obtain a consent that applicable law requires to be separately and affirmatively obtained.

18. Contact Us

Questions, privacy requests, appeals where applicable, or concerns about this Privacy Policy may be directed to: Bluestone Strategic Tax, 270 S Sparta Ave, Ste 104 #325, Sparta, NJ 07871; joe@bluestone-tax.com.